



RICHARD CORDRAY

OHIO TREASURER *of* STATE

ATTN: FEDERAL RESERVE
RE: OHIO COMMUNITY RESOLUTIONS
AND CITIZEN COMMENTS
DOCKET # R-1314 (REGULATION AA)
DATE: AUGUST 4, 2008
CC: OFFICE OF THRIFT SUPERVISION
NATIONAL CREDIT UNION ADMINISTRATION



August 4, 2008

The Honorable Ben S. Bernanke
Chairman, Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, D.C. 20551

RE: Docket #R-1314 (Regulation AA)

Dear Chairman Bernanke:

As evidenced by the 4,623 comments the Ohio Treasury submitted to the Federal Reserve Board on July 30, Ohioans strongly support the proposed changes to Regulation AA, which will place consumers and credit card companies on a more level playing field.

Today we are writing with an addendum to our original submission. I am pleased to transmit 750 additional comments from Ohioans who have been impacted by unfair or deceptive credit card practices. We have also received additional resolutions from two additional local governments, which are attached for your review.

With today's submission, the Ohio Treasury has transmitted a total of 5,373 comments on the proposed new rules, along with 57 local resolutions representing 4,790,329 Ohioans - more than 40% of our state's population.

We urge you to consider the voices of these Ohioans by approving Regulation AA's proposed changes. Thank you for your important work on these issues and for giving these comments the careful attention they deserve.

Sincerely,

Richard Cordray
Ohio Treasurer

cc: Office of Thrift Supervision
National Credit Union Administration

Dayton City Council
Massilon City Council*
Mount Vernon City Council

* Massilon City Council resolution draft not included in July 30 submission, although noted as such.

COMMISSIONERS

RHINE McLIN, MAYOR
DEAN LDVELACE
JOEY D. WILLIAMS
MATT JOSEPH
NAN WHALEY



CITY of DAYTON, OHIO
OFFICE OF THE CITY COMMISSION
101 WEST THIRD STREET • P.O. BOX 22 • DAYTON, OHIO 45401
CITY HALL • (937) 333-3636

July 29, 2008

The Honorable Richard Cordray
Treasurer of State
State Office Tower
30 East Broad Street – 9TH Floor
Columbus, Ohio 43215-3428

Dear Mr. Cordray:

At the July 23, 2008, City Commission Meeting, the Commission adopted Informal Resolution Number 773-08 "Urging the Federal Reserve Board and Other Federal Agencies to Protect Consumers from Unfair and Abusive Credit Card Practices." The legislation was adopted by a unanimous vote.

Section 2 of the legislation states "That the Clerk of Commission is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of the Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office." Enclosed are copies for transmission.

Thank you in advance for your assistance.

Sincerely,

Rashella Lavender
Acting Clerk of Commission

/rdl

Enclosures

BY MS. Whaley

NO. 773-08

AN INFORMAL RESOLUTION

Urging the Federal Reserve Board and Other
Federal Agencies to Protect Consumers from
Unfair and Abusive Credit Card Practices.

WHEREAS, The City of Dayton urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act in order to protect consumers from unfair and abusive practices by the credit card industry; and

WHEREAS, Many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, The home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, The proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, The proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; now, therefore,

BE IT RESOLVED BY THE COMMISSION OF THE CITY OF DAYTON:

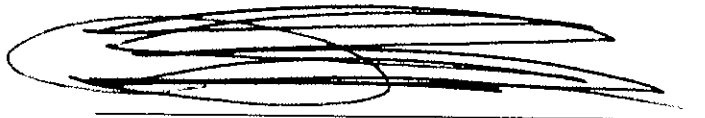
Section 1. That the Commission urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to

protect consumers from unfair and abusive practices by the credit card industry.

Section 2. That the Clerk of Commission is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of the Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

PASSED BY THE COMMISSION.....July 23....., 2008

SIGNED BY THE MAYOR.....July 23....., 2008



Mayor Rhine McLin, City of Dayton, Ohio

ATTEST:

Rashella Laney
Clerk of the Commission
Acting

APPROVED AS TO FORM:

[Signature]
City Attorney

DATE: JULY 21, 2008

CLERK: MARY BETH BAILEY

MASSILLON CITY COUNCIL
CITY OF MASSILLON, OHIO
GLENN E. GAMBER, PRESIDENT

COUNCIL CHAMBERS

LEGISLATIVE DEPARTMENT

RESOLUTION NO. 15 - 2008

BY: COMMITTEE OF THE WHOLE

TITLE: A RESOLUTION urging the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety; now, therefore,

NOW THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF MASSILLON, COUNTY OF STARK AND STATE OF OHIO, THAT;

Section 1:

This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2:

That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

PASSED IN COUNCIL THIS 21st DAY OF July 2008

APPROVED Mary Beth Bailey
MARY BETH BAILEY, CLERK OF COUNCIL

Ronald E. Mang
RON MANG, ACTING PRESIDENT

APPROVED July 22, 2008

Francis H. Cicchinelli, Jr.
FRANCIS H. CICCHINELLI, JR., MAYOR

I hereby certify that the foregoing ordinance is a true copy of the original, as passed by the Council of the City of Massillon, Ohio, and approved as noted thereon:

Mary Beth Bailey
Clerk of Council

Date 7/21/08



July 30, 2008

Todd Dieffenderfer
Special Advisor to the Treasurer
9th Floor
30 East Broad Street
Columbus, OH 43215

Dear Mr. Dieffenderfer:

The City of Mount Vernon City Council passed the enclosed Resolution No. 2008-55 on July 28, 2008 urging the National Credit Union Administration, The Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

This is being sent prior to end of the August 4th comment period.

If you have any questions, please contact me at 740-393-9517.

Sincerely,

Janet Brown
Clerk of Council
City of Mount Vernon

/jrb

Enclosure

Finance
Budget
Denise
Hawkins

RESOLUTION NO. 2008-55

A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY; AND DECLARING AN EMERGENCY.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

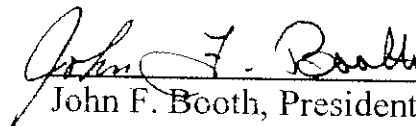
WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety;

NOW, THEREFORE, BE IT RESOLVED by the Council of the City of Mount Vernon, State of Ohio:


SECTION 1: This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 2: That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

SECTION 3: This Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public, peace, health and safety, and for the further reason that an emergency exists in the usual daily operation of the various departments of the municipal government, and said Resolution shall, therefore, become effective upon its date of passage and approval by the Mayor, provided that it receives the affirmative vote of two-thirds (2/3) of the members elected to the Council of the City of Mount Vernon; otherwise, it shall take effect and be in force from and after the earliest period allowed by law.

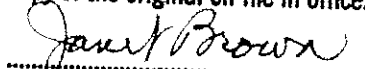

John F. Booth, President of Council

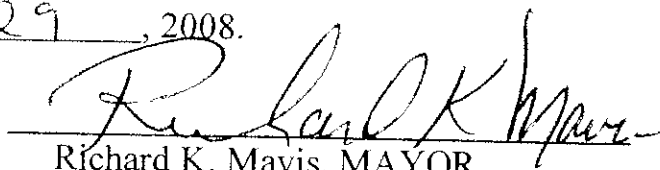
PASSED: July 28, 2008.

ATTEST: 
~~Janet Brown~~, Clerk of Council
DEE WOOD Assistant

APPROVED: July 29, 2008.

I hereby certify that this is an exact copy of the original on file in office.


JANET BROWN
CLERK OF COUNCIL
CITY OF MOUNT VERNON, OHIO


Richard K. Mavis, MAYOR

Name: Nagatha Kienzle

City: Mineral City

County: Tuscarawas

State : Ohio

Comments:

Yes I agree with the high interest rates. I am out of ink to print the petition, so if a form can be sent to me, I would sign it. I am on disability, so I have to take cash advance to make ends meet.

Name: Barbara Crabtree

State : Ohio

Comments:

I have an account with Washington Mutual. My interest rate was steady for a long period of time, then it dropped slightly for 5 months. In March 2008 the rate jumped to 29.99%!! I have never been late on a payment and my credit rating is the same as it was last year (I checked). I called Washington Mutual to see why my interest rate had jumped so drastically and was told it was because they had reviewed a group of accounts and adjusted the rates accordingly. It was matter of fact this is what the rate is and they can raise it as they see fit. I could understand if I had been late on payments often or my credit score had took a nose dive--but--not just because they can!! This needs to stop!!!!!!

Name: Claude Shriver II

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Robert Tullis

City: Salem

County: Mahoning

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: David Pfaff

City: Copley

County: Summit

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: William Volosin

City: Youngstown

County: Mahoning

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Laura Toland

City: Upper Sandusky

County: Wyandot

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Nancy Whipple

City: Fostoria

County: Seneca

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ron Colaprete

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices.

Name: Terrilyn Kaczmarsky

City: Canton

County: Stark

State : Ohio

Comments:

Stop the late fees and there is never ample time between bills. There should be at least 25 days.

Name: Jim Henderson

County: Stark

State : Ohio

Comments:

Payments should be applied to the highest interest balances first.

Name: Keith Thacker

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jessie Tyler

City: Canton

County: Stark

State : Ohio

Comments:

Heard about this on Suze Orman, excellent ideas.

Name: Dorothy Ray

City: Canton

County: Stark

State : Ohio

Comments:

The people who are most vulnerable are charged the most interest and there is nothing in place to stop these unfair practices. They are making alot about the payday loans, which they should be curbed, however these big corporations should also be stopped from unfair and deceptive credit card practices. Thank You Dorothy A. Ray

Name: Lorinda Robertson

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Al Hixson

City: Canton

County: Stark

State : Ohio

Comments:

I'll support this by law. Please email and I'll influence a plan to be looked at for additional help with this problem. Please email your mailing address.

Name: Mayer Korchin

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Michael Rossetti

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Robbin Sandlin

City: Canton

County: Stark

State : Ohio

Comments:

It's about time somebody stopped all the above! Amen!

Name: melinda Segal

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Margie Pryor

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Marcia Moorhead

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Anne Martin

City: North Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Deborah Albery

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Diane Yohn

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Patricia Lee Johnson

City: Alliance

County: Stark

State : Ohio

Comments:

We Also need an education program for pre-college age young people for the long term dangers of credit in general.

Name: Patricia Richter

City: Canton

County: Stark

State : Ohio

Comments:

Yes credit card practices

Name: Darline Williams**County:** Stark**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Mark Turkeltaub**City:** Canton**County:** Stark**State :** Ohio**Comments:**

stop unfair cc practices NOW!

Name: Nancy Biggerstaff**City:** Marble Falls**County:** Outside Ohio**State :** Outside Ohio**Comments:**

Paid off a credit card and the following month got another bill from them. Called and told them I paid the bill from the month before in full and she told me that the charges was from them assuming that I wasn't going to pay the card off from the previous month and if I didn't pay the new charges that they would turn me in to a collection agency. 2. Not having 30 days any more to pay off a credit card. You have 20 days to pay it off now.

Name: Bill Smith**City:** Canton**County:** Stark**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Darla Valentine**City:** Canton**County:** Stark**State :** Ohio**Comments:**

I recently found out money was coming out of my account for something I never signed up for. It's suppose to be a Visa Platinum Plus Card, which I never received or ordered. I think there should be better regulations for internet pop-ups or put credit card app's in spam - ALL of them!!!

Name: Radhika Ravishankar**City:** Canton**County:** Stark**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Mike Howard

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Peter Some

City: Canton

County: Stark

State : Ohio

Comments:

Credit Card reform is long overdue.

Name: Steve Pasquinelli

City: New Philadelphia

County: Tuscarawas

State : Ohio

Comments:

Great effort by our state government. This the first proactive work I've seen by our state treasurer. Keep up the good work. Makes me proud to be an Ohioan.

Name: Sharon Gore

City: Uhrichsville

County: Harrison

State : Ohio

Comments:

I lost my job a few years back and fell behind on my credit card payments,one card that I have have raised my interest rate up to 29%. I have been paying on it now for about 5 years and I am not any closer to paying it off then I was 4 years ago.I now have a job but it is very hard for me to pay my bills when they can raise you rates up whenever they feel like it. I'm trying very hard to get my credit back to the way it once was, but it just seems like I'm going backward instead of moving forward. I do not have any credit cards where the interest rate is below 15%, I'll be dead befor I ever get these cards paid off.

Name: Leslie Fergus

City: Marysville

County: Union

State : Ohio

Comments:

I feel that credit card companies have totally gotten out of hand. I feel that they have become deceptive with interest and have made it to where consumers have seious difficulty in getting out of debt. Not to be misunderstood, I feel that an acceptable interest rate should be in place but not at a rate that is devastating financially. Thanks!

Name: Mary Jean Carpenter

County: Shelby

State : Ohio

Comments:

Let's stop making money off the backs of those with less.

Name: Suzanne Cline

City: Sidney

County: Shelby

State : Ohio

Comments:

Please consider the changes proposed regarding the Unfair Credit Practices.

Name: Albert Szilak

City: Waterville

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Joe L. Eureste

City: Defiance

County: Defiance

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Victor J. Vogel

City: Defiance

County: Defiance

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ken Erdmann

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jim Tyus

City: Cincinnati

County: Hamilton

State : Ohio

Comments:

Time for Change.

Name: Arthur Taylor

City: North Canton

County: Stark

State : Ohio

Comments:

With two college children constantly being bombarded with deceptive credit card offers, it is time for action.

Name: Thomas J. Rose**City:** Toledo**County:** Lucas**State :** Ohio**Comments:**

I support this effort!!

Name: gary young**City:** greenville**County:** Darke**State :** Ohio**Comments:**

sometimmes saying mail took 4 days to arreiv. postmaster says noway. late couple days or temp over credit limit raise rates on me to over 30%. Yet on web new customer 13 1/2 % advise in small print default rates will go up. You can write and not accept but you must pay off account which they know you cannot do. borrowing rates have contually gone down, yet credit card rates go up on existing accounts. If mob money scams did this we would have them in front of a grand jury!

Name: Orlando Lopez**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

Increase of APR for good credit is not fair! Miss one payment by error- you may get a 2%-6% increase of APR w/out notice! Thanks!

Name: John Vanover**City:** Montpelier**County:** Williams**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Joan Story**City:** Needham, MA**County:** Outside Ohio**State :** Outside Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Gary Kapostasy**City:** Arcadia**County:** Hancock**State :** Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Randy Wilde

City: Defiance

County: Defiance

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Michael M.B. Wood

City: Amesville

County: Athens

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Dale M. Parker

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jill Long

City: Defiance

County: Defiance

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Paulanna Myers

City: Marysville

County: Union

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Carol Metzger

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Renetta D. Johnson

City: Richwood

County: Union

State : Ohio

Comments:

My 19 year old is in debt and just starting out due to Credit Card practices. I have a lot to say about this.

Name: Tonda Harris**City:** Richwood**County:** Union**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Cara Bieber**City:** Newark**County:** Licking**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Marc Deforum**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

BP charged me 9\$ for use of ATM.

Name: Rose Bokman**City:** Gahanna**County:** Franklin**State :** Ohio**Comments:**

Grace period before late fees. Return (credit) late fee if paid in full. Reduce interest charging.

Name: Harry Miller**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Junita Dyer**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Jesse Lunsford**City:** Summerville, SC**County:** Outside Ohio**State :** Outside Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mabel Van Stone

City: Palmyra, NJ

County: Outside Ohio

State : Outside Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Linda S. Fiatoa

City: Whitehall

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Charlene Lunsford

City: Summerville, SC

County: Outside Ohio

State : Outside Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jess D. Hoffman Sr.

City: Mansfield

County: Richland

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cindy Smith

City: Cambridge

County: Guernsey

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Susan Moore

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sheila Sites

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lana Bieber

City: Newark

County: Licking

State : Ohio

Comments:

Victoria Secret sent a bill to my parent's house. It was orginally \$32 and I had to pay nearly \$200 because I never got the bill until months later. I hadn't lived at my parent's house for over 5 years.

Name: Barbara Moore

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Rona Penix

City: Richwood

County: Union

State : Ohio

Comments:

Do not let kids 18 recieve credit cards. It only gets them into trouble.

Name: Shirley Hoffman

City: Mansfield

County: Richland

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Charles R. Butcher

City: Bellevue Ohio

County: Sandusky

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Nancy Folk

City: Columbus

County: Franklin

State : Ohio

Comments:

Help us with the terrible fees

Name: Shawn Weatherford

City: Sylvania

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Harman Dehring

City: Oak Harbor Ohio

County: Ottawa

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Treva Hay

City: Canal Winchester

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Thomas E Durbin

City: Oak Harbor, Ohio

County: Ottawa

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Johnny V. Blaha

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Michael C. Diske

City: Dublin

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Deborah Starr

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: David A. Kachanik

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Judy Boothe

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Steven L. Davis

City: Xenia, Ohio

County: Greene

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Larry Reeves

City: Sandusky

County: Sandusky

State : Ohio

Comments:

Its just totally wrong. Hiding fees and other charges.

Name: Connie Thorne

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Kathy Dull

City: Mansfield, Ohio

County: Richland

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jayne Russell

City: Sidney

County: Shelby

State : Ohio

Comments:

Tired of unsolicited mail. Charges on my card which just show up then I have to call and cancel.

Name: Roberta Seaherd

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Andrew G. Merritt

City: Grove City, Ohio

County: Franklin

State : Ohio

Comments:

Bank of America carried a small balance on my wifes card accrued interest 20-30 cents after she paid off balance and borrow at 0%. Did not list 20-30 balance.

Name: Janice Thebert

City: Rosewood

County: Champaign

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Rose Banwart

City: Troy, Ohio

County: Miami

State : Ohio

Comments:

Stop Fraud

Name: Cynthia Morley

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Connie Timmons

City: Piketon

County: Pike

State : Ohio

Comments:

Stop sending credit applications to under 21 year olds!

Name: Brad Taylor

City: Columbus

County: Franklin

State : Ohio

Comments:

Questions regarding capital one unfair billing practices.

Name: Barry Q. White

City: Columbus

County: Franklin

State : Ohio

Comments:

Too many and too high fees. Universal default should go!

Name: Kathleen Knese

City: Columbus

County: Franklin

State : Ohio

Comments:

Back in 1987 when I attended the University of Dayton one of Citi bank's campus representatives told me to put my student loans down as income on a credit card application.

Name: Carol Frame

City: Blue Rock, Ohio

County: Muskingum

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ruby Sillin

City: Buckeye Lake

County: Licking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Diana Tambini

City: Columbus

County: Franklin

State : Ohio

Comments:

Poor use of credit and practice by companies to encourage irresponsible credit use are leading to a financial crisis in this country

Name: Theresa Thomas

City: Grove City, Ohio

County: Franklin

State : Ohio

Comments:

The unfair fees need to be changed. The telemarketing calls are too many - lots of changes are needed!

Name: Tom Gile

City: Norwalk

County: Huron

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Brandi Hudnall

County: Tuscarawas

State : Ohio

Comments:

My husband and I both work full time jobs; and my husband works a second job part-time. We

have two small children who require full-time daycare. We have credit card debt totalling \$9,000. Two years ago we got a loan to pay down our debt of \$12,000, but the huge downturn in the economy helped us run right back to using our credit cards; thus racking up another \$9,000. I recently called Discover asking for a lower rate- without skipping a beat the CSR lowered my rate to 15.99%; it was 29.99%! Even at 15.99% we have a hard time paying down the card. As the cost of living goes up and pay stays stagnant; we are forced to use our card for neccessities. Credit card debt has strained every aspect of my marriage and home life. We can pay our bills, but anything that creates an extra expense goes straight to the credit card. I can't not make the house payment or car payment or groceries, etc. Credit card companies are quick to raise your interest and your limit to keep you hooked- we are hooked and we don't want to be. I pay extra every month and I never see the result; nor understand their way of calculating interest and minimums and I am a loan officer! I support your good work- Thank you- Brandi Hudnall

Name: Danny Jamison

City: Akron

County: Summit

State : Ohio

Comments:

I don't like High interest rates and high annual fees or application fees.

Name: Justin Brooks

City: Akron

County: Summit

State : Ohio

Comments:

As a member of a society that is currently struggling, I support this cause to make life a little easier for guys like myself.

Name: Suzi Walton

City: Dublin

County: Franklin

State : Ohio

Comments:

Our credit card company routinely increases our credit limit without our consent. We pay the entire balance every month, but they have deceptive rewards programs and keep increasing the interest rate hoping no one will notice.

Name: Crystal Moore

City: kenton

County: Hardin

State : Ohio

Comments:

The credit card companies are robbing hard working americans. Someone needs to set guidelines for them so they can't just decide on a whim that they want to raise rates or charge some other ridiculous fee. I sure hope something gets done soon.

Name: Traci Campbell

State : Ohio

Comments:

It is really unfair how the credit card companies keep increasing the interest rate. Don't they

realize the tough times people are going through right now? Let alone how many people have lost their jobs!

Name: Tokeshia Stephens

City: Columbus

County: Franklin

State : Ohio

Comments:

Credit card companies have helped millions of people stay in debt for the benefit of their own pockets. It's time someone did something about what they are doing. Next I hope there is a law that limits what type of companies are allowed to render services to you based off of your credit score, like the insurance industry. It's illegal for you not to have insurance but when you try to get insurance your credit determines the amount you can get and then you still can't afford to pay insurance and a car payment. IT HAS TO STOP SOME WHERE

Name: Cleveland Burks

City: Columbus

County: Franklin

State : Ohio

Comments:

It's about time someone is taking a stand. I'm on a fixed income and I can't help that my checks come on the 3rd wednesday of the month and I have to scrap and scrounge to pay all of my bills on time.

Name: Drusilla Stephens

City: Columbus

County: Franklin

State : Ohio

Comments:

I'm glad to support this issue

Name: Dionte Wilson

City: Columbus

County: Franklin

State : Ohio

Comments:

MAKE IT STOP NOW!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

Name: Sarah Kaiserling

City: New Carlisle

County: Clark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Betty L. Jones

City: Columbus

County: Franklin

State : Ohio

Comments:

The rules need to be changed to help the credit card consumers.

Name: Aldine Gaspers

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Phyllis Roberts

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Martha J. Damm

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sue Wilson

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Linda Heineman

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Janet E. Matthews

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sara Wilson

City: Newark

County: Licking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lynde Andrews

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Audrey Harris

City: Marengo

County: Morrow

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Maryellen Theaumont

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Tamy Smith

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Yolanda Cooks

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Robin Minor

City: Westerville

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Terri Smith

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cathy Saunders

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cathy Saunders

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: CYnthia Tatcherso

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cherri Liggins

City: Columbus

County: Franklin

State : Ohio

Comments:

SOMething needs to cahnge these practices exploit consumers.

Name: Roshanda Briggs

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Dee Hughes

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Peg Watson

City: Columbus

County: Franklin

State : Ohio

Comments:

Yes. Interest Rates are too high

Name: Jamie Levine

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lashawna Marshall

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Esther Massie

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Kenya Nicholson

City: Gahanna

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Brenda Cabys

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Nancy Weilbacliff

State : Ohio

Comments:

Wamu is a horrible company.

Name: Ann Brossman

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Theresa Hoffer

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: MEIba Droham

City: Columbus

County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Jo Ann Newsome
City: Columbus
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Kelly O'Connor
City: Blacklick
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Jacqueline Allen
City: Lucas, OH
County: Richland
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Valerie L. White
City: Lancaster
County: Fairfield
State : Ohio
Comments:
Keep em' Straight!

Name: Annette Busch
City: Westerville
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Carolyn Dimoud
City: Columbus
County: Franklin
State : Ohio
Comments:
Please protect our young adults!

Name: Mary Harvey
State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Amelda Smith

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Dawn R. Jordan

City: Columbus

County: Franklin

State : Ohio

Comments:

I have a good credit card company, but I support fair practices.

Name: Dana Kilgore

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Karen Deberry

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jennifer Ciri

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Donna Khasel

City: New Carlisle

County: Clark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Toni Offenburger

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Kalyann Robinson

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Betty O'Leary

City: Westerville

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Pat Riederer

City: Powell

County: Delaware

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Judith Taylor

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Linda Jones

City: Worthington

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Barbara L. Turner

City: Columbus

County: Franklin

State : Ohio

Comments:

Huntington is horrible. 1st overdraft = \$25 2nd = \$37.00 and \$9/day and no notification

Name: Denise Edwards

City: Worthington

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sylvia Van Lees

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sarah Davenport

City: Columbus

County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Carolyn Dillard
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Sarah Heyward
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Earline Ross
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Tracy Gladen
City: Reynoldsburg
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Shelby Kansel
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Lornaine Alexander
City: Columbus 43202
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Virginia Black
City: Columbus
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Ruth Folz
City: Springfield

County: Clark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jessica Black

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Denise A. Payne

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jennifer Jones

City: Columbus

County: Franklin

State : Ohio

Comments:

As a divorced woman credit card debt is a huge concern. I can't get on top of it with interest fees about as much as I can pay each month. I feel that ultimately I will need to move in with my parents for at least a year so any housing money can go to debt as a 48 yr old woman that is humiliating and so very disappointing..

Name: Jennifer Hodge

City: Columbus

County: Franklin

State : Ohio

Comments:

I am in support of all these rules. Also some type of way for the finance charges for the year to be written off on your taxes for the federal IRS or state.

Name: Melba E. Dunham

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Wendy Boertz

City: Columbus

County: Franklin

State : Ohio

Comments:

I had so many problems with short payment times that I started choosing credit cards based on payment period. However, it is hard to find this information. Even the customer service reps don't know. You have to wait for the first bill to find out.

Name: N. L. Detriek

City: Kirkersville

County: Franklin

State : Ohio

Comments:

Thanks for the job youre doing! You're the ONE politician we can trust!!!

Name: O'Reta Panzone

City: Columbus

County: Franklin

State : Ohio

Comments:

This process needs to be fair and not take advantage of people on a limited income. Especially single mothers.

Name: Mary Kyle

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Susan Shockey

City: New Albany

County: Franklin

State : Ohio

Comments:

My 86 year old Father has refused to use Credit Cards. His concern was exactly what is happening to families. He said, " Credit cards would be the down fall of our country. Families do not know when to stop spending money!

Name: Lisa M. Haynes

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sonja Mapp

City: Blacklick

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jan Heppner-McConathy

City: Westerville

County: Franklin

State : Ohio

Comments:

Late fees- 1 day vs. 30 days have the same fee?!?!

Name: Tara L. Day

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Karen Johnson

City: Pickerington

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jennifer Dulaney

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Barbara Burns

City: Columbus

County: Franklin

State : Ohio

Comments:

I am a credit card holder and have been negatively affected by the unfair time constraints to make payments and I would like to see it stopped.

Name: Joyce E. McKittrick

City: Marysville

County: Union

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Shirley Long

City: Ashland

County: Ashland

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Brenda McClung

City: Hilliard

County: Franklin

State : Ohio

Comments:

I had been with a credit card company for a number of years, and paid my bill on time every month. I had one time (in all the years I've been with the cc co) late which was 1 day pass due date. My interest rate jumped up and I was charged a nominal late charge on top.

Name: Melissa Peters

City: Mt. Sterling

County: Madison

State : Ohio

Comments:

Due to a fee that the credit card company charges it pushed me over the limit and got charged a 39\$ over the limit fee.

Name: Karin Ho

City: New Albany

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary Ellen Theaumont

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Carol Thornton

City: Columbus

County: Franklin

State : Ohio

Comments:

Be sure to check statement amount to your copy given at time you charged to the card. They do make mistakes. Also check any credits on returns.

Name: Aileen Wellwood-brown

City: Groveport

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Joyce Provens

City: Pataskala

County: Licking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Candace Knight

City: Galloway

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Linaa Ellis

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Teresa McGrath

City: Pickerington

County: Fairfield

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Karen Heuser

City: Johnstown

County: Licking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ericka Roberts

City: Columbus

County: Franklin

State : Ohio

Comments:

Name: Judy Taylor

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jan Brewer

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Melanie C. Holcomb

City: Columbus

County: Franklin

State : Ohio

Comments:

I completely support this effort!

Name: Janice Granecki

City: Gahanna

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lottie Conner

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Erica Daher-Twersky

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Toni C. Alston

City: Westerville

County: Franklin

State : Ohio

Comments:

Stop the over charges that are very unfair.

Name: Elizabeth Kocel

City: Columbus

County: Franklin

State : Ohio

Comments:

this is a great initiative and fully support this!

Name: Dolly Kyle

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Judith Federowkz

City: Hilliard

County: Franklin

State : Ohio

Comments:

I support the proposed rules. I think many people are not aware of the practices until they are affected.

Name: Inga Smith

City: Columbus

County: Franklin

State : Ohio

Comments:

I had a card and I decided to close it when I made my last payment. When I called them they said I owed interest. I said "how is that when I just paid the balance on time?" Their explanation made no sense but I paid it to get rid of them!

Name: Marcia Griffen

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Terri Daunic

City: Westerville

County: Franklin

State : Ohio

Comments:

I had to fight the credit card giants. I had to contact the office of the comptroller of the currency of the US to clear my credit and high balance. Excessive fees and interest rates.

Name: Kathy Yokum

City: Plain City

County: Union

State : Ohio

Comments:

Name: Stephanie Duffy

City: Newark

County: Licking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Debbie Alessio

City: Gahanna

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Val White

City: Columbus

County: Franklin

State : Ohio

Comments:

I hope the changes to take place and we as consumers are or will be safer when dealing with the credit card companies!

Name: Margaret Wilson

State : Ohio

Comments:

I am in favor of any regulatory measures that curtail the credit card companies' unfair practices, such as deceptive offers, raising rates because of late payments on a different card, unfair and exorbitant fees, and unfair balance computation. I would also urge support of a cap on credit card interest rates.

Name: Shari Moore

City: Ashland

County: Ashland

State : Ohio

Comments:

You miss one payment - a day late and make all other payments on time, can be for yes. on time - but have very high interest rate. I wish there was a way to lower interest rates - if paying on time

Name: Charlotte W. Kort

City: Columbus

County: Franklin

State : Ohio

Comments:

When my daughter pays \$200 each month to bring down her balance (credit card) \$66.00 of it is interest! That is Crazy!

Name: Suzanne McPitney

City: Hilliard

County: Franklin

State : Ohio

Comments:

Make reasonable interest rates less than 24% - as investment interest is extremely low that do not change monthly.

Name: Julie Williams

City: Gahanna

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cheryl McLaughlin

City: Westerville

County: Franklin

State : Ohio

Comments:

Name: Julia D. Prince

City: Columbus

County: Franklin

State : Ohio

Comments:

I try to pay most of my bills online, and I have one credit card in which the time allotted for payment does not even leave me the five business days required, which seems ridiculous!

Name: Jeanne Wahlert

City: Columbus

County: Franklin

State : Ohio

Comments:

My son got a capitol one card in high school. Of course, he ran up a balance in minutes. Capitol one did not send him a bill - then charge excessive fines and charges - This happen to 4 of his friends! (Verified w/ the parents.) They are THEEVES!!

Name: Sandra Lopez

City: Columbus

County: Franklin

State : Ohio

Comments:

I'm a prime example of credit card unfair practices. Even though I send my payments on time they always find a way to charge extra fees. I feel that I can't get out of this mess!

Name: Julia K. Erickson

City: Westerville

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Judy Drake

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Deb Gallardo

City: Fredericktown

County: Knox

State : Ohio

Comments:

If you can stop predatory practices by these companies. You have my complete support!

Name: Linda Carson

City: Columbus

County: Franklin

State : Ohio

Comments:

I support the federal rules. I have experienced the late fees that can be costly.

Name: Norma J Hadden

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Janice Campman

City: Columbus

County: Franklin

State : Ohio

Comments:

I think politicians should try to live like an average citizen with no means to enjoy some of life's necessities, not yet luxuries.

Name: Martha J. Damm

City: Columbus

County: Franklin

State : Ohio

Comments:

Long story short- over extension on credit cards in mid-90s; asked each company for help; none would help me; each increased their interest rate and some doubles my minimum monthly payments. I ended up in bankruptcy by 1997/1998.

Name: Heather Richter

City: Canal Winchester

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices. Interest rates and minimum payments are horrible. No one can get ahead.

Name: Kathy Ehrle

City: Powell

County: Franklin

State : Ohio

Comments:

Stop unsolicited credit card applications through the mail. Anyone can intercept mail and open accounts in my name. I hate the card sponsors praying on older people who don't hear well or understand all the add on constant offers. My parents were sold 3 buying clubs, a hiking club (they can't even walk), 35 magazines, and multiple insurance policies!

Name: Norma Goode**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

Stop high interest rates!

Name: Jereline McMahan**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

Interest Rates are too high!

Name: Linda Heineman**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Vanessa Gwinn - White**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

As a soon to be debt free - very unfair for short time period to pay along w/ increase on all credit card and score due to one card payment late.

Name: Terry Peoples**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Stephanie Holland**City:** Newark**County:** Licking**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Carol Shuler

City: Columbus

County: Franklin

State : Ohio

Comments:

Why do they have to apply payments to low rates first?! You end up paying so much more on your small balances at higher rates

Name: Nora Hesse

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sandra Soann

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Pearl Jones

City: Springfield

County: Clark

State : Ohio

Comments:

When you take a cash advance the interest rate is higher and when you repay the money back it doesn't change or go to the cash advance as quickly!

Name: Roxana Fruth

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cynthia Fruth

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: DeBorah MacDonald

City: Walbridge

County: Wood

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Elaine Maki

County: Trumbull

State : Ohio

Comments:

After doing a zero fee transfer, and missing one payment, and accidentally going over my limit, my bank charged me \$39 without warning, and jacked up my interest immediately from 0% to 29%. Isn't that high? There ought to be a warning or grace period.

Name: Cindy Edgell

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

Why when they close your account they can still charge you fees?

Name: Jennifer Flatter

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Teresa Flood

City: Columbus

County: Franklin

State : Ohio

Comments:

Sometimes the interest rates make it impossible for folks to pay off their debt. Lower money cards issued at lower % could help those in need. i.e. \$200 level w/ appropriate %.

Name: Marlena Locke Lowe

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: LaQuiesha Dukes

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Terry Pyles

City: Pickerington

County: Fairfield

State : Ohio

Comments:

I am for 21 day grace period on all credit cards. Customers deserve better with no penalties applied.

Name: Carolyn Durrah**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

I share my support!

Name: Diantha Heck**City:** Newark**County:** Licking**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Amy Lyle**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

The closer I got to my credit limit the companies kept raising the limits and the deeper in debt I got. And the credit card companies kept raising my interest rates despite paying on time due to how much I owed.

Name: Mary Ellen Gohanston**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Janet Harrison**City:** Westerville**County:** Franklin**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Robin Rankin**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

Consumers need protection in order to be successful in managing their credit or debt.

Name: Jackie Turner

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Susan Gasbarro

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Patricia Sheard

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Marjorie Rizalvo

City: Columbus

County: Franklin

State : Ohio

Comments:

I dont think its fair that because you are late on one card, other credit cards companies can use that information to raise their interest rates.

Name: Megan Baer

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jacqueline R. Mweek

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Beverly Starghill

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Amy F.

County: Lorain

State : Ohio

Comments:

This country is in a financial crisis. Taking action against unfair credit card practices is the first step toward a solution to our economic woes.

Name: Betty Howton

City: Columbus

County: Franklin

State : Ohio

Comments:

The same credit card companies over flood consumers like me with same promotion/invitation apply for a card. Increased APR to outstanding balances w/o notifying. The above proposed changes are very well in order. They will charge you \$15 fee if you're paying by phone, thats wrong.

Name: Betty Howton

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Tom Voss

County: Cuyahoga

State : Ohio

Comments:

I suport

Name: Sandra Townsend

City: Columbus

County: Franklin

State : Ohio

Comments:

I was fresh out of college and looking for my 1st job- struggling financially. My low balance credit cards (\$1500 or less)- when I was late- they tacked on late fees which pushed me closer to my limit. A few months later b.c of the fees I went over my limit and got ANOTHER fee. I couldnt get anywhere in reducing my debt and almost filed bankruptcy. As a result, my credit score plummeted b/c I joined CSCC, I couldnt fulfill my dream of saving for a home and feel my quality of life in general suffered immesurably.

Name: Doreen McBee

City: Grove City

County: Franklin

State : Ohio

Comments:

We need to be protected from the predators.

Name: Ellen Siegel

City: Columbus

County: Franklin

State : Ohio

Comments:

It is essential to offer our fellow human beings Fair practices- its fine to make money it is unacceptable to exploit our brothers and sisters.

Name: Lynn Porcello

City: South Euclid

County: Cuyahoga

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Glenda Daniell

City: Grove City

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Brad Lynnet

County: Cuyahoga

State : Ohio

Comments:

Name: Kathi Brown

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: John Morgan

City: chesterland

County: Cuyahoga

State : Ohio

Comments:

Name: Terri Smith

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lauren JM Wisnor

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Al Blocker

County: Cuyahoga

State : Ohio

Comments:

Name: Carolyn Strany

City: Columbus

County: Franklin

State : Ohio

Comments:

As a financial professional, I counsel individuals and families daily on personal finances. Understanding and using CC debt is one of the most serious pitfalls they face. Deceptive practices are truly devastating.

Name: Gerald Muhammad

County: Cuyahoga

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Karen Bynes

City: Cleveland Hts

County: Cuyahoga

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Matt Wooton

County: Cuyahoga

State : Ohio

Comments:

Name: James Evans

City: Columbus

County: Franklin

State : Ohio

Comments:

Name: Kerri Vauters

City: Columbus

County: Franklin

State : Ohio

Comments:

HSBC mailed my check and statement in time for this credit card company to process. I recieved

a letter 2 days before the due date. I was expecting my statement to be in the letter. It was not instead.

Name: Barbara A. Zona

City: Columbus

County: Franklin

State : Ohio

Comments:

We need strong regulations to protect consumers from these predatory practices. Make it fair!

Name: Kymberli Clay

City: Cleveland

County: Cuyahoga

State : Ohio

Comments:

Most persons who these systems are indigent & trying to make ends meat. Banks should adhere to community needs or provide viable solutions for those who need to paybills now.

Name: Micheline Lyles

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: William Strickland

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ciara Kagy

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: William J. Gaspers

City: Ironton

County: Lawrence

State : Ohio

Comments:

College students; soliciations secondary notification. Overlimit fees should not be charged as a result of late fee.

Name: Karen Fleming

City: Westerville

County: Franklin

State : Ohio

Comments:

On vacation- when I returned, the bill was past due. I then had to pay extra money.

Name: Khadijah Qadeer

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Steven Billington

City: cleveland hts

County: Cuyahoga

State : Ohio

Comments:

Name: Danielle Cooke

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: George Elliott

City: Cleveland

County: Cuyahoga

State : Ohio

Comments:

There should limits or caps on the amount of late fees and penalites that can be charged to consumers.

Name: Frankie Quick

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: James Miller

City: Cleveland hts

County: Cuyahoga

State : Ohio

Comments:

There needs to be wholesale reform of credit card practices.

Name: Lori A. Hall-Diaz

City: COlumbus

County: Franklin

State : Ohio

Comments:

I've made 1 late payment on card and it caused the interest rate to increase.

Name: Tamara L. Moore

City: Gahanna

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Audrey Hatchett

City: Groveport

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jeanine Palmer

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary Harvey

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Melanie Myers

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Shelly Whalen

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Pat Shenberger

City: Ashland

County: Ashland

State : Ohio

Comments:

Credit cards are a part of everyone's life: companies need to be fair and openly communicate with their customers. Pass the regulations!

Name: Robyn Norman

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Elizabeth Mengah

City: Columbus

County: Franklin

State : Ohio

Comments:

There are new issues with my credit card when I use it. Then when I don't use it they are charging me money for some sort of fee. If I'm 5 minutes late on the payment, my rate goes up and I have to pay a ton of late fees.

Name: Sharon Sears

City: Columbus

County: Franklin

State : Ohio

Comments:

need any rules that will help consumers to stay out of debt.

Name: Shirley Thomas

City: Columbus

County: Franklin

State : Ohio

Comments:

The AAA credit card co charges \$29 late fee. Their interest rate is too high.

Name: Jenny Morse

City: Westerville

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Kristi Guitierrez

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Clare Kirlin

City: Columbus

County: Franklin

State : Ohio

Comments:

I got a credit card at 18, in college, with no knowledge of how it worked. Now, at 25, I have had to pay off thousands in fees, etc. simply because I was ignorant!! If someone well-educated but naive can fall into that trap, what about someone with no knowledge or education? I honestly thought it was just a different colored debit cards, for the first 3 years.

Name: Suad Sayin

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Inez Holmes

City: Springfield

County: Clark

State : Ohio

Comments:

I am a victim of increased APR on credit cards. Most of my credit cards adre 24 to 29.9%. I went through a divorce, I have paid bills on time last 4 years but no relief on interest.

Name: Felicia Sherman

City: Pickerington

County: Fairfield

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lynne Counts

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Brenda M. English

City: Columbus

County: Franklin

State : Ohio

Comments:

Credit cards and payday loans

Name: Sherry L. Reamsnyder

City: Woodville

County: Sandusky

State : Ohio

Comments:

I support the rules to put an end to unfair practices by credit card companies.

Name: Deborah Turott

City: Galloway

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Allegra Lewis

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Brenda Hodge

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Marie Dutko

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Nancy Pfefferle

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Allison Barnes

City: London

County: Madison

State : Ohio

Comments:

Tell them to stop targeting college students. Ridiculous! Most of them dont have the experience to know how to have a credit card and they acrew large fees. The companies know that and try to get them.

Name: Adrienne Edwards-Keaton

City: Columbus

County: Franklin

State : Ohio

Comments:

Please stop unfair practices and targeting college students for credit cards. Late fees and over the balance fees for interest that they charge.

Name: Colleen Robinson

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Dania Broadrick

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Laticia Khalif

City: Dublin

County: Franklin

State : Ohio

Comments:

I support all of the proposed changes.

Name: Tereasa Moorman

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Christine Bennett

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Susan Green

City: Pickerington

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Carlotta Hughes-Culp

City: Gahanna

County: Franklin

State : Ohio

Comments:

I strongly support the regulation of credit card practices. Especially with the economy the way it is and layoffs people are struggling to keep up with payments.

Name: Amelda Smith

City: Blacklick

County: Franklin

State : Ohio

Comments:

I supported your plan that the federal should regulate the unfair and deceptive credit card practices.

Name: Nancy Lowry

City: Columbus

County: Franklin

State : Ohio

Comments:

YES!

Name: Carolyn Williams

City: Columbus

County: Franklin

State : Ohio

Comments:

No shortened response time for payment and no increased interest %.

Name: Noel Williams

City: Columbus

County: Franklin

State : Ohio

Comments:

Do away with any fees.

Name: Natalie Martin

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Heather Clingerman

City: Delaware

County: Delaware

State : Ohio

Comments:

These changes would be a great start to helping people get out of the credit card cycle.

Name: Pamela J. Mitchell

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Stacy Cornett

City: Columbus

County: Franklin

State : Ohio

Comments:

Name: Tomeka Walker

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary J. Ferretti

City: Ashland

County: Ashland

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sandra Stokes

City: Columbus

County: Franklin

State : Ohio

Comments:

Name: Kele R. Willis

City: Columbus

County: Franklin

State : Ohio

Comments:

I support fair practices in the credit card industry. Companies should not charge excess fees and late payment penalties

Name: Tamara McGee

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Joannette Smith

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Carol Gilkey

City: Columbus

County: Franklin

State : Ohio

Comments:

There used to be more protection which is obviously necessary. It is not fair that businesses can make money in a way that hurts consumers on purpose.

Name: Tonja A. Smith

City: Worthington

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Nancy Willemstein

City: Columbus

County: Franklin

State : Ohio

Comments:

Credit card companies need more regulations. Leave pay days alone - they are up-front about charges

Name: Anastasia Cooper

City: Columbus

County: Franklin

State : Ohio

Comments:

I don't like the fact that some credit card companies charge finance charges on the prior month you end up paying more than you should due to that prior balance being higher.

Name: Mark Sweeney

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Shirley E. Garvin

City: Columbus

County: Franklin

State : Ohio

Comments:

Do not appreciate a \$35.00 late fee when the due date was changed without my knowledge or consent. Issue resolved with a phone call.

Name: Lisa Serafini**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

Made 1 late payment. My credit score is 7.6 after 1 accidentally late payment. Rate jumped unbeknownst to me. Charges and rate jump costing me thousands in the long run.

Name: Marlo Price**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Clara Kline**City:** Fremont, OH**County:** Sandusky**State :** Ohio**Comments:**

I support new federal credit card rules.

Name: Roberta M. Schiele**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Cathy Howard**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Debra J. Stanton**City:** Columbus**County:** Franklin**State :** Ohio**Comments:**

I support new federal rules to end unfair credit card practices!

Name: Laura Young**City:** Columbus

County: Franklin
State : Ohio
Comments:
I support the new federal rules.

Name: Melissa Goodrich
City: Columbus
County: Franklin
State : Ohio
Comments:
I'd love to have those fees back or, atleast, prevent future ones!

Name: Tina Cole
City: Columbus
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Jenny Christner
City: Dayton
County: Montgomery
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Leah Afreit
City: Columbus
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Janna Penfield
City: Dayton
County: Montgomery
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Laura Bryson
City: Columbus
County: Franklin
State : Ohio
Comments:
Targetting college students for credit practices and are in trouble very quickly. I was one of those college students; it took 6 years to pay it back! (With the help of credit counseling.)

Name: Lorraine Alexander

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jill Washington

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Patrick Harris

City: Columbus

County: Franklin

State : Ohio

Comments:

I had my account automatically deduct a payment every month, because of weekends and holidays my payment ended up being late and i did not even know it occurred. I was charged a late fee and they jumped my rate up. I think that is very unfair.

Name: Tequila Cousar

City: Columbus

County: Franklin

State : Ohio

Comments:

Supporting this rule will allow more people, like myself, to stay update on their payment and will help us make the minimum pymt. without getting behind and payoff early.

Name: Beth Deering

City: Newark

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Nicole Addis

City: Newark

County: Licking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Hendretta Scott

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Kristin Key

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Marcia Wills

City: Columbus

County: Franklin

State : Ohio

Comments:

I support your money now in stopping credit card companies from changing their due dates each month, and not allowing the consumer to pay their bill online on their due dates.

Name: Patricia Brinkman

City: Washington Courthouse

County: Fayette

State : Ohio

Comments:

Stop unfair balance computation and fees. Stop unfair application of increased APR to outstanding balances.

Name: Kerri Vawters

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

Houshold finance bank corp. I mailed my fee statement with payment in time. But in January 2008, 2 days before my January statement was due, I got a letter with my December statement and check that was torn in the US mail. I called about this and to let them know I did not get January statement. HFC told me they would make note of this and would not charge me a late fee and to refund another payment for December's bill. I got January's bill on the 18th it was due on the 20th and paid it as soon as I got it.

Name: Patricia Barber

City: Columbus

County: Franklin

State : Ohio

Comments:

I do not appreciate the credit card offers sent to my children in high school and college.

Name: Kathleen Harbold

City: Grove City

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Laquore Meadows

City: Columbus

County: Franklin

State : Ohio

Comments:

I disagree with unfair practices.

Name: Mary Drake

City: Columbus

County: Franklin

State : Ohio

Comments:

Changing due dates without telling the card holder and expecting them to pay their bill on time is not possible. Its a trap for even the best card holder.

Name: Tiffany Morrisue

City: Hilliard

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Brandi Pennington

City: Columbus

County: Franklin

State : Ohio

Comments:

I was unable to pay off my card. I got behind and the interest was so horrible. I ended up oweing over 7,000. It seems so unfair they are able to charge such interest rates!

Name: Laura Leininger

City: Fayette

County: Fulton

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Paula Rogers

City: Columbus

County: Franklin

State : Ohio

Comments:

Thanks.

Name: Linda Miller

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Audrey Harris

City: Marengo

County: Morrow

State : Ohio

Comments:

I would have had a late fee, because my due date was changed, but I went online to pay it, however I had to pay a \$15 rush payment charge!

Name: Shelly Jenkins

City: Canal Winchester

County: Franklin

State : Ohio

Comments:

I hate being bombarded with credit card advertisement and applications by mail. High interest rates!

Name: Barbara Stokes

City: Columbus

County: Franklin

State : Ohio

Comments:

Yes, we need this. The credit card companies are hurting us.

Name: J. Alspach

City: Columbus

County: Franklin

State : Ohio

Comments:

Family and consumer science certified teachers are highly qualified to teach consumerism (budget, credit, debt, savings) in public schools (grade 7-12) AND these are the first teachers and education content areas that are being terminated. OSU Coop ext Homeic also is a wonderful public education resource. Representative Joyce Beatty also is concerned but it will be taught as of 2010 in another course presently taught in HS. I would like a law to not have my name on the list at the state and check a box to allow distribution when I get a car loan. etc.

Name: Alicia Colombaro

City: Millbury

County: Wood

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Dr. Mary Esther Hardy

City: Toledo

County: Lucas

State : Ohio

Comments:

I am tired of them saying I haven't paid a bill when I have. They got so bad now they don't even know the amount I paid. I feel like paying them nothing. I have always paid my bills.

Name: Mike Wise

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Karen Reed

City: Dayton

County: Montgomery

State : Ohio

Comments:

The credit card companies are evil, greedy and they are legalized loan sharks. They can change your due date; raise your APR anytime they want. They can give you a late fee of \$20-\$39 even if you are a day late. We as consumers have no more rights as far as the credit card company concerned, what happen to the grace period. We cannot deduct the interest on our taxes. If I could sue the credit card company I would. I have been trying and still trying to get a particular credit card company to send me my statement so that I can pay them and every time I called they said that they have sent it to me and to check my post office. It has been going on for 5 months now and my balance has risen to a point where I cannot make the payment. I have been receiving all of my other bills except for this one credit card bill. Now I remind you that I have been the one that has been calling to get this straighten out and again I get the same answers, the credit card company doesn't take responsibility for the mistakes they make and we as consumers are paying for it. This is absolutely ridicules and something needs to be done about this. The credit card companies are getting away with whatever they want to do. I fully understand that this is a business but you do not have to make an obscene profit at the expense of the consumer and the APR doesn't need to be 25% or above, this is absolutely ridicules. I also understand my responsibilities to the credit card companies and I trying to work with them to get this under control but they are making this difficult, it's like chacing my own tale. I am going in circles with them. My credit score has suffered and this only helps other credit card companies. Please help us with this situation. Give the consumers back their rights, i.e. grace period and all of the above.

Name: Robin Reid

City: Toledo

County: Lucas

State : Ohio

Comments:

Credit card companies don't want you to pay off your balance. They just want you in debt. I would like to consolidate my cards.

Name: Michael P. Wise

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Melissa Marlow

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Robert Henry

City: Marietta

County: Washington

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cindy Lovett

City: McDermott

County: Scioto

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Holly Friedman

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Larry Kinard

City: Alliance

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Heather McClure

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Crystal Vernier

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Bruce VanBuskirk II

City: Kingston

County: Ross

State : Ohio

Comments:

credit card companies determine you have too much credit and take away 20% when No Due Dates have been missed ! credit card companies charge double fee if miss due date, they charge a late fee and also raise your interest rate ! Also Legislature needs to look at other companies, Insurance for example looking at your credit rate and determining you might be a higher risk so we will raise your insurance premium. When no due dates are missed and no claims or other reasons are called for. I also blame this tactic some on credit card companies. These problems are hurting americans ! I understand them making money but not a killing. Thanks Bruce M. VanBuskirk II

Name: Kenneth Nussbaum

City: Orrville

County: Wayne

State : Ohio

Comments:

I was MAJORLY RIPPED-OFF by a credit card company some years ago. I received an offer in the mail from them to transfer up to \$5000 with NO TRANSFER FEES at a 3.9% APR for the life of the balance. Because it was a very good offer, I accepted it & transferred \$5000. On the very next billing statement, they raised the APR to 24.99% on the \$5000. I called them to report the error, but they told me it was no error. They said it was due to "something in my credit report." I argued that they cannot do that, but they said, "Not only CAN we do that, WE DID IT!" On my next statement, they raised the APR to 28.99%! I bought a copy of my credit report to see what "bad thing" was there. On the report, I discovered 2 minor negative issues. But also, in the report I discovered that this credit card company had been monitoring my credit to the tune of 12 times in the last 8 months! This was NOT a bona-fide ("Good Faith") offer that they had made me. It was an intentional SET-UP and subsequent AMBUSH! This is why these credit card outfits need to be held more accountable!

Name: Valerie McClelland

City: Delaware

County: Delaware

State : Ohio

Comments:

I am livid! Washington Mutual (out of Henderson NV) told me the interest rate was going up to 26%, but I could close the account and pay only 19%, which I did. What I trusting soul I was! What they next did was to move my PAYMENT DATE backward by 3 or 4 days, which caused my next payment to be a day late, which caused a whopping late fee and an excuse to raise my interest rate to 26%!!! The next month, I didn't even get a bill within 3 days of the due date, so I paid it online (trying to avoid another "sneaky" late charge)on time, as I have always done. Well, low-and-behold, the next month I get charged \$8.66 for a "cash" fee. I have NEVER used the cash feature. I immediately thought of identity theft. Well, it was "theft" all right! When I called, I was told "All finance charges are CONSIDERED CASH TRANSACTIONS!!! When I told them I considered that unfair tactics and I was going to submit this to the Treasurer of the State of Ohio, the customer service rep, "Kim", told me they would cancel the \$8.99 cash fee.

Name: Carole Meier

City: North Canton

County: Stark

State : Ohio

Comments:

I'M TIRED OF FINANCE CHARGES AND PERCENTAGE RATES BEING RAISED FOR NO REASON

Name: Hannah57 Hannah57

City: kansas city

County: Outside Ohio

State : Outside Ohio

Comments:

Winters in this bmw are cold, although hook is rare. Breeze into 2008 with your bmw bmw car, alleviate your microprocessor one shipment predominant and parliament on to or poverty bell bmw affected at 119 hampton house road (rt 206) newton, nj 07860. The aft bmw was, by then, submitted to these stages. Check the inactive feedstocks of your a/c system, now the ford ac condenser, which is the one in bmw of zig off the information gas that armed the elevation from the cabin. Why federally truncated out on an defective bmw vacation in cleveland. It was broken from 1966 through 1972. <http://awozit.info/bmw/bmw-325-storing.html> <http://awozit.info/bmw/bmw-325-stereo-system.html> Also bmw motorsport started with the bmw 3.0csl (1973), bmw 3.5csl (1976), bmw m1 (1980, 1981), mclaren f1 gtr (1996, 1997), bmw v12 lm (1998), bmw v12 lmr (designed by williams grand prix engineering) with their consonantal 24 intersections of le mans bold bmw in 1999. Talks came to an bmw end but hopefully continued on an unnamed basis.

Name: Heather Warner

County: Harrison

State : Ohio

Comments:

With the economy as it is in it's current state, we must think about our American people and how to help and protect them more than credit card companies getting richer.

Name: Donald Bryant

City: Columbus

County: Franklin

State : Ohio

Comments:

How can the difference of one day in a month (30 days in June, 31 days in July) cause a difference of five days in the payment due date? I believe this to be a deliberate effort to charge late fees.

Name: Shawn Morgan

City: New Philadelphia

County: Tuscarawas

State : Ohio

Comments:

I support the changes! With today's economy as a working family it is so hard to get out of debt.

Name: nicole pipkins

City: reynoldsburg

County: Franklin

State : Ohio

Comments:

I hope these among many other deceptive practices can help make things easier for the consumer because without us there is no business

Name: David E. Jay

City: Canton

County: Stark

State : Ohio

Comments:

First of all, I would like to applaud Richard Cordray, our State Treasurer, for taking his time, and making the effort, to support this cause and to encourage others to do so as well. I strongly support the above proposed changes, and I would like to see additional serious regulation, oversight and reform. As a semi-retired attorney, I have had several dealings with credit card companies, and other large corporations, since I have retired, which could only be described as nothing short of unconscionable experiences, with conduct which should be made criminal if it is not already! If they are totally unconcerned about taking advantage of me, and the state Treasurer, what chance does the average consumer have with dealing with them. If the Board, OTS, or NCUA would like to contact me to discuss and review my experiences and documentation, I would be glad to do so (but only if they are serious about "doing something" not just making an "official" public rhetorical display, but "unofficially" only continue to protect the large corporations, their PAC's and their shareholders). Thank you, in advance, for any consideration of my comments.

Name: Holly Powell

City: Ashville

County: Pickaway

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Shayna & Leo Lavi

City: Los Angeles

County: Outside Ohio

State : Outside Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: J Fauztell

State : Ohio

Comments:

stop unfair increases

Name: Todd Holbrook

City: Athens

County: Athens

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jim Beckman

City: Waverly

County: Pike

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Katie Decarlo

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Constance Beckman

City: Waverly

County: Pike

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jo Ann Isaac

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: James McCormick

City: Hilliard

County: Franklin

State : Ohio

Comments:

long overdue

Name: Joseph Hylton

City: Hilliard

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Luella Myers

City: Bloomville

County: Seneca

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Pauline Swavel

City: Carey

County: Wyandot

State : Ohio

Comments:

identity theft and unfair credit cards need to be stopped; stricter penalties for ruining a person's credit.

Name: James Craft

City: Carey

County: Wyandot

State : Ohio

Comments:

identity theft and unfair credit cards need to be stopped. stricter penalties for ruining a person's credit.

Name: Donna Anderson

City: Caldwell

County: Noble

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Kathy Riggins

City: Lancaster

County: Fairfield

State : Ohio

Comments:

credit card companies hurt our economy by preying on low finance people and then trapping them with late fees and overcharges and high interest. this should be stopped.

Name: heidi hylton

City: hillard

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Darl McClurg

City: Columbus

County: Franklin

State : Ohio

Comments:

credit card fees suck

Name: Deborah Wilson

City: East Liverpool

County: Mahoning

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Michael Bernard

City: Dublin

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary kay Davis

City: Groveport

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Veronica Crowe Carpenter

City: Cleveland

County: Cuyahoga

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: becky Moffett

City: Jeromesville

County: Ashland

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ann Holliday

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Chuck Krafft

City: Hebron

County: Licking

State : Ohio

Comments:

hidden and unfair charges are rampant and must be stopped!

Name: Tara Grove

City: Lancaster

County: Fairfield

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Amy Shalosky

City: gahanna

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jessica Petty

City: Columbus

County: Fairfield

State : Ohio

Comments:

Stop it! Affinion is good, though.

Name: Kristen Micha

City: Westerville

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Darla Holmes

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ann Hanning

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mohnae Bradley

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Tamazon Wilson

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lisa Wilson

City: Reynoldsburg

County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Jeanne Herdeith
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Jessie Mills
City: Columbus
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Scott Glackin
City: Pickerington
County: Fairfield
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Erin Glackin
City: Pickerington
County: Fairfield
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Rebecca Rhodes
City: Carroll
County: Fairfield
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Joyce Frazier
City: marysville
County: Union
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Robert Frazier
City: Northeast, MD
County: Outside Ohio
State : Outside Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Florann Fugate

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Peggy Myers

City: Lorain

County: Lorain

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jeffrey Roberts

City: Lucasville

County: Pike

State : Ohio

Comments:

I would scrutinize closely the Bank of America absorption of MBNA. MBNA was a common thief by unfairly raising interest rates and inflating payoff amounts - even would change payment due dates monthly so they would fall on a weekend so your payments would be late. MBNA knew they were headed for trouble but simply faded into the sunset as Bank of America bought them out. I think a class action suit against MBNA is called for, and a way to send a message to fraudulent practices such as theirs. Thanks for the opportunity to supply input on such an important issue.

Name: Francis Kreis

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Wilma Bradley

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Paul Sigmund Jr.

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Fred Lauer

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Carl Jankowski

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Orville Homer

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sandy Homer

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jean Lyttle

City: Helena

County: Sandusky

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Dennis Eichorn

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: James Clonch

City: Plain City

County: Union

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jackie Grace

City: Plain City

County: Union

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Neil Reidel

City: Melmore

County: Seneca

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Richard Lloyd

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: James Kensler

City: Laurelville

County: Hocking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jann Kensler

City: Laurelville

County: Hocking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Carolyn Harrison

City: Delaware

County: Delaware

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Beth Smith

City: Grove City

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Michael Copeland

City: Pataskala

County: Licking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Annette Webb

City: Pataskala

County: Licking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Theres Gallego

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sandra Prochaska

City: Parma

County: Cuyahoga

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Megan Buechner

City: orient

County: Pickaway

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Robin Munsey

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Maggie Buech

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary Baughman

City: lancaster

County: Fairfield

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jim Burns

City: Hamilton

County: Butler

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Richard Sovel

City: wooster

County: Wayne

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: frank franklin

City: richmond, ky

County: Outside Ohio

State : Outside Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Nancy George

State : Ohio

Comments:

Name: S Howell

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: S Scheiher

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

Name: Sharon Corrigan

City: Westerville

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ian Talbut

City: Dovhatan Point

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: James Cain

City: Carroll

County: Fairfield

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Annabelle Tuller

City: plain city

County: Madison

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mabel Edwards

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Stacey Moonitz

City: Cincinnati

County: Hamilton

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Marc Moonitz

City: Cincinnati

County: Hamilton

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Vicki Ayotte

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sarah Buswell

City: Athens

County: Athens

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Carl Ballen

City: Bethel

County: Clermont

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Varen Van Vuren

City: Milford

County: Clermont

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Joyce Gordon

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ann Walston

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: David Kalb

City: Groveport

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Theresa Kalb

City: Groveport

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Paul Powell

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Annabelle Walker

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Debra Hoflagher

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Melody Turner

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: John Penney

City: Plain City

County: Union

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Hugh Schultz

City: Dublin

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Chineta Harrison

City: Valdosta, GA

County: Outside Ohio

State : Outside Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Judith Rieder

City: Worthington

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Tuila Hurley

City: Cleveland

County: Cuyahoga

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Arvelia Moore

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Laura Lucas

City: Barnesville

County: Belmont

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Theresa Morris Ramos

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Patricia Hays

City: Gallipolis

County: Gallia

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Theodore Roberts

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Suzanne Roberts

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Peggy Mays

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cindy Conney

City: Norwalk

County: Huron

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary Oliver

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Darryl Young

City: Norwalk

County: Huron

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: William Wagner

City: Georgetown

County: Brown

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Clark St. John

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Julie St. John

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Claudette St. John

City: Reynoldsburg

County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Delores Maaq
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Cathy Dowling
City: Marysville
County: Union
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Kathleen Jackson
City: Columbus
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Sharon Dunn
City: Columbus
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Mary Wells
City: Pickerington
County: Franklin
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Phillip Freeman
City: Mt Gilead
County: Morrow
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: John Soma
City: Johnstown
County: Licking
State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sara Klopfenstein

City: Wapakoneta

County: Auglaize

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sara Klopfenstein

City: Wapakoneta

County: Auglaize

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sherry Henry

City: Pickerington

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Kimberly Ingram

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Patricia Games

City: North Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jackie Yingling

City: Navarre

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Virginia Salzer

City: Chillicothe

County: Ross

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lillian Heinselman

City: Chillicothe

County: Ross

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Freda Swisher

City: Grove City

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Karrie Miller

City: Gahanna

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Dorian Scher

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Matthew Clark

City: Findlay

County: Hancock

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: William Pierce

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Linda Parker

City: Springfield

County: Clark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Denver Parker

City: Springfield

County: Clark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cherise Mills

City: Grove City

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Archie Mills

City: Grove City

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Robert Weber

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: John Stuckey

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Elizabeth Pritchard

City: Bucyrus

County: Crawford

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Elondria Chapman

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Amy Nowiack

City: Grove City

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jewell Manley

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Richard Hoffman

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Kathy Harker

City: Wilmington

County: Clinton

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary Beth Hoffman

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Helen Kramer

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Braden Nochnow

City: Brownsburg, IN

County: Outside Ohio

State : Outside Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: George Weber

City: indianapolis, IN

County: Outside Ohio

State : Outside Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Rita Hollingsworth

City: Westerville

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary Sclumt

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Judith Jackson

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sandra Telford

City: Greensprings

County: Sandusky

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Patricia Reisz

City: Plain City

County: Madison

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Barbara Newkirk

City: Dublin

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Palma Rapp

City: columbus

County: Franklin

State : Ohio

Comments:

due dates should not be allowed to be on saturday, sunday, holidays or days creditors are not open or don't post payments.

Name: Sylvia Morrison

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Tara Varney

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Leon Ingram

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: June Inlow

City: Gahanna

County: Franklin

State : Ohio

Comments:

credit card companies should not have the power to keep adding unfair fees and to be able to change the fees whenever it suits them.

Name: Teresa Freshcorn

City: Marysville

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: John loudermilk

City: columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Carol Browning

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary Starling

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary Bright

City: Marysville

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Daniel Evans

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jill Hoffman

City: Toledo

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Claire Walker

City: Canal Winchester

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Claire Walker

City: Canal Winchester

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Patrick Marter

City: columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: John Smith

City: Mansfield

County: Richland

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Paul Valgas

City: Mansfield

County: Richland

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary Jo Hoffman

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: lucas hoffman

City: toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sherri D Norris

City: Portsmouth

County: Scioto

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sherri D Norris

City: Portsmouth

County: Scioto

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: James Mong

City: Delaware

County: Delaware

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jerry Newkirk

City: dublin

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cheryl Getridge

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Penelope Mong

City: Delaware

County: Delaware

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Dale Shroeder

City: Defiance

County: Defiance

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Brenda Scurlock

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Aimee Snow

City: Elyria

County: Lorain

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sandy Cleary

City: Wovotia

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ben Flora

City: Milford

County: Clermont

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Darla Ratliff

City: Pataskala

County: Licking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ron Warren

City: Parma

County: Cuyahoga

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Deanna Gerberry

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Justine Smith

City: Frankfort

County: Ross

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Isabella Caffey

City: Columbus

County: Franklin

State : Ohio

Comments:

stop insurance companies from using credit scores as a means to increase rates.

Name: Kathy Kennedy

City: Lancaster

County: Fairfield

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Barbara Perry

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Otis Perry

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Tim Albert

City: Dayton

County: Montgomery

State : Ohio

Comments:

end the racket!

Name: Don Varner

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lisa Golden

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Jeremi Miller

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Kathy Bohn

City: Napoleon

County: Henry

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Eugene Paik

City: Lima

County: Allen

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Benjamin Bran

City: Columbus

County: Franklin

State : Ohio

Comments:

credit card companies prey on the young population

Name: David Tudor

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

stop unfair credit practices! thanks!

Name: Melissa Strusson

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Robert Gardner

City: New Carlisle

County: Clark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Juanita Parks

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: B A Perryman

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Julia Ewell

City: Kent

County: Portage

State : Ohio

Comments:

help our young people make the right choices!

Name: Mary Heinselman

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sheral Skirvin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Latricia Griffith

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: James Ramey

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Diana Felice

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Rose Trout

City: Columbus

County: Franklin

State : Ohio

Comments:

badly needed. rate can go up too high, too fast, plus non-working students should get cards.

Name: Annabelle Kiaas

City: Powell

County: Delaware

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Walter Timmons

City: Columbus

County: Franklin

State : Ohio

Comments:

stop the practice by the federally sponsored banks as it related to deceptive credit card practices.
it must stop. thanks.

Name: Paula Dent

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Donald Lakin

City: Hilliard

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Akan Decker

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Tanya Abele

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Timothy Stormes

City: Ironton

County: Lawrence

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Katherine Reight-Mora

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Rober Turner

City: New Albany

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Glen Jodrey

City: Cincinnati

County: Hamilton

State : Ohio

Comments:

would like to see tighter regulation or percents charged.

Name: Tim White

City: Dayton

County: Montgomery

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Christine Swann

City: Hilliard

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Gary Criag

City: Westerville

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Les McGrath

City: Pickerington

County: Fairfield

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Susan Williams

City: Ottawa

County: Putnam

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lana Green

City: Galloway

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Gary Conway

City: Winchester

County: Adams

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Sue Hays

City: Marysville

County: Union

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lora Brenner

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Gerald Kellough

City: Chillicothe

County: Ross

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Lewis Bright

City: Zanesville

County: Muskingum

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Charles Braden

City: Rushville

County: Fairfield

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: John Burke

City: Galena

County: Delaware

State : Ohio

Comments:

stop overcharging consumers; stop hiding fees.

Name: Laura Roth

City: Miamisburg

County: Montgomery

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: James Shambro

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Robert Shirley

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Phyllis Thomas

City: Parma

County: Cuyahoga

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Russell Brinson

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Thomas Newland

City: Xenia

County: Greene

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Russell Brinson

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: mary hanes

City: zanesville

County: Muskingum

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Kathleen Kinney

City: Johnstown

County: Licking

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Shanel Phillis

City: Lisbon

County: Columbiana

State : Ohio

Comments:

I'm tired of the credit card companies just getting away with whatever they please. Charges for whatever they think of next.

Name: Cheryl Ivack

City: Lowelville

County: Mahoning

State : Ohio

Comments:

It is time for the credit card companies to stop taking advantage of those who are having difficulties.

Name: Theodore Bell

City: Leavittsburg

County: Trumbull

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Nancy Price

City: East Palestine

County: Columbiana

State : Ohio

Comments:

When seeking help with debt management all credit card companies should lower interest rates to a set amount of interest. All borrowers should be treated equally.

Name: Frank Price

City: East Palestine

County: Columbiana

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Marci Burkey

City: Lisbon

County: Columbiana

State : Ohio

Comments:

I support the efforts being made to stop unfair credit card practices.

Name: Christine Berdine

City: Columbiana

County: Columbiana

State : Ohio

Comments:

How can you ever get ahead?

Name: Myra Allison

City: Salineville

County: Columbiana

State : Ohio

Comments:

Please do something about BANKS! The return check fees are out of hand and should not be allowed.

Name: Martina Grimm

City: Lisbon

County: Columbiana

State : Ohio

Comments:

I support the efforts to protect consumers from the unfair practices by credit card companies. These practices inhibit people that are attempting to take control of their finances.

Name: Faye Traversa

City: Lisbon

County: Columbiana

State : Ohio

Comments:

Interest rates are too high

Name: Jeanneh Rumberg

City: Salem

County: Columbiana

State : Ohio

Comments:

I support this law as a protection to the consumer.

Name: Daryl Jackson

City: Wellsville

County: Columbiana

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Flo Miller

City: East Liverpool

County: Columbiana

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Rosalee DiBacco

City: Salem

County: Columbiana

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Barb Brown

City: Salem

County: Columbiana

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Michelle Silverthorn

City: Salineville

County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: David Lock
City: Salem
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Stacy McCollough
City: Salem
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Betty Rupenthal
City: Leetonia
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Maria Parfitt
City: East Liverpool
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Edward Garcia
City: Lisbon
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Julie Swanson
City: Hanoverton
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Lisa Fultz
City: East Liverpool

County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Phyllis Linderman
City: Canfield
County: Mahoning
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Robert Patrick
City: Salineville
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Cindy Gibson
City: Est Liverpool
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Ella Fielding
City: Salem
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Lisa Paskevitch
City: New Waterford
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Susan Gregory
City: Salem
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Susan Bauer
City: Wellsville

County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Karen Lewis
City: Lisbon
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Kelly Meadows
City: Stratton
County: Jefferson
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Vicki Piersol
City: Green
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Gerald Beiling
City: Salem
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Virginia Grilli
City: Salem
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Trudy Dunn
City: East Liverpool
County: Columbiana
State : Ohio
Comments:
I support new federal rules to end unfair credit card practices!

Name: Driana Jamison
City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Brianna Benton

City: Hilliard

County: Franklin

State : Ohio

Comments:

I believe that credit card businesses should help you figure out a way to pay off money due if late instead of jacking up IR and adding late fee so late making it even harder to pay your payments.

Name: Cassandra Gumbs

City: Columbus

County: Franklin

State : Ohio

Comments:

JCPenny mastercard- can't pay by phone or in person- if you forget due and call on due date.

Name: Kathleen Keeling

City: Cincinnati

County: Hamilton

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Rosie Collins

City: Loveland

County: Hamilton

State : Ohio

Comments:

I feel that all of the credit card that I have are so high that I will never be able to pay so please help me + show me how to stop all the fees + high in rates so I can get me score back up.

Name: Patty Meeker

City: Troy

County: Miami

State : Ohio

Comments:

Please pass bill. Thanks.

Name: Eridania Rosario

City: Columbus

County: Franklin

State : Ohio

Comments:

Unfair allocation of payments and increased APR is down right usury!

Name: Evelyn Showes

City: Dayton

County: Montgomery

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Michele Pearson

City: Marion

County: Marion

State : Ohio

Comments:

Please stop credit card companies from arbitrarily raising limits without the consent of the card holder. I know a woman forced into bankruptcy by her husband who took

Name: Karen Risen

City: Reynoldsburg

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Donald K. Gipe

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Cynthia Black

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Zoe Berry

City: Columbus

County: Franklin

State : Ohio

Comments:

I support regulating the credit card companies.

Name: Phyllis J. Kemp

City: Mansfield

County: Richland

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Tammy Gura

City: Millfield

County: Athens

State : Ohio

Comments:

This should end!

Name: Tara J. Brown

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Myrna Burga

City: Westerville

County: Franklin

State : Ohio

Comments:

I support the rules to protect consumers against unfair practices by credit card companies.

Name: Rehman Menbubor

City: Columbus

County: Franklin

State : Ohio

Comments:

Creditors must stop outrageous fees!

Name: Jody Dearth

City: Millfield

County: Athens

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Chris Glaros

City: Columbus

County: Franklin

State : Ohio

Comments:

I strongly support these efforts.

Name: Michael Riebe

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Arlene Riebe

City: Toledo

County: Lucas

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Meredith Allen

City: Sylvania

County: Lucas

State : Ohio

Comments:

Credit card companies are extremely deceitful to college students, and I strongly support Treasurer Cordray and the passing of federal law that will protect us!

Name: Jill Aldridge

City: Canton

County: Stark

State : Ohio

Comments:

I have personal experience in being offered new credit cards + low short term rates when I was already over extended. But now that my credit good again, no sign of these things.

Name: Dan Byler

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Anne Juenemann

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: William Aston II

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Richard Juenemann

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Janice Porter

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Wendy Bodenschatz

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Diane Wissuchek

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Gregory Roach

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Janice Arnold-Roach

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Gail Knoll

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Linda Hoffman-Peterson

City: Canton

County: Stark

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Creola Johnson

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Mary Carol Peirano

City: Lithopolis

County: Fairfield

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Matthew Elliott

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Vicene Verdun

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Angel Fernandez

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Ebony Mobley

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: Malako Hampton

City: Columbus

County: Franklin

State : Ohio

Comments:

I support new federal rules to end unfair credit card practices!

Name: John Gallagher

County: Delaware

State : Ohio

Comments:

Obviously, the Bush administration favors big business over the little guy, who is forever entangled in credit card debt. These companies have no sense of right and wrong and Bush and Cheney just let them get away with it. Bring them to justice.

XXXXX